

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

IN RE:

Case No:22-41196-mar
Chapter 13
Hon: RANDON

Melissa Lawhorn

Debtor(s).

Thomas Leduc
ecfbk@leducfrank.com,
Attorney for Creditor
P.O. Box 2191
Royal Oak, MI 48068
248-268-2224

James Frego P55727
23843 Joy Rd
Dearborn Heights, MI 48127
(313) 565-4252

OBJECTION TO CONFIRMATION

NOW COMES, U of M Credit Union, by and through its attorneys, Leduc Frank, and for its Objection to Confirmation of the Debtor's Chapter 13 Plan, states as follows:

1. That Debtors Chapter 13 Plan fails to treat a cross collateralized loan, namely a VISA credit card, as secured in Class 5.

WHEREFORE, U of M Credit Union, requests this Court to deny the Debtor's confirmation of the Chapter 13 Plan.

Dated: May 11, 2022

By: /S/ Thomas Leduc
Thomas Leduc (P 45039)
ecfbk@leducfrank.com,
Attorney for Creditor
P.O. Box 2191
Royal Oak, MI 48068
248-268-2224

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

IN RE:

Case No:22-41196-mar
Chapter 13
Hon: RANDON

Melissa Lawhorn

Debtor(s).

Thomas Leduc (P45039)
ecfbk@leducfrank.com,
Attorney for Creditor
PO Box 2191
Royal Oak, MI 48068
248-268-2224

James Frego P55727
23843 Joy Rd
Dearborn Heights, MI 48127
(313) 565-4252

PROOF OF SERVICE

On the May 11, 2022, a copy of the Objections to confirmation of the Chapter 13 Plan ,and this Proof of Service were served electronically or by first class mail to the following:

Krispen Carroll, Trustee

James Frego P55727, Debtor Counsel

Melissa Lawhorn
Po Box 411 Manchester MI, 48158

/s/ Thomas Leduc
Thomas Leduc (P45039)
ecfbk@leducfrank.com
P.O. Box 2191
Royal Oak, MI 48068
248-268-2224